

<b>Information to identify the case:</b>			
Debtor 1:	Carmen M. Laufer		Social Security number or ITIN: xxx-xx-3907
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 7/1/24
Case number:	24-10354-JAD		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Carmen M. Laufer	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1325 Powell Avenue Erie, PA 16505	
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 7/29/24

**For more information, see page 2**

Debtor **Carmen M. Laufer**

Case number **24-10354-JAD**

## 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**August 26, 2024 at 02:00 PM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

### Location:

**Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join), Enter Meeting ID 984 369 3045, and Passcode 6747057013, call**

**1-412-532-8861** For additional information, go to: <https://www.justice.gov/ust/moc>

## 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

### Deadline to file a complaint to challenge dischargeability of certain debts:

**Filing deadline: 10/25/24**

#### You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

### Deadline for all creditors to file a proof of claim (except governmental units):

**Filing deadline: 9/9/24**

### Deadline for governmental units to file a proof of claim:

**Filing deadline: 12/27/24**

### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <http://www.pawb.uscourts.gov/filing-proof-claim> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <http://www.pawb.uscourts.gov/filing-proof-claim>.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

## 9. Filing of plan, objections and hearing

The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on: **8/26/24 at 02:00 PM**, Location: **Same location as the Meeting of Creditors.**

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

## 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

## 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Carmen M. Laufer  
Debtor

Case No. 24-10354-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jul 29, 2024

User: auto  
Form ID: 309iPGH

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2024:

Recip ID	Recipient Name and Address
db	+ Carmen M. Laufer, 1325 Powell Avenue, Erie, PA 16505-3333
aty	+ Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
aty	+ Matthew Fissel, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
15815068	+ Erie Water Works, 240 W 12th St, Erie, PA 16501-1792
15815075	National Fuel, PO Box 371835, Pittsburgh, PA 15250-8148
15815083	+ Tendto Credit Union, 1129 State St, Erie, PA 16501-1911

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	Jul 29 2024 23:45:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Jul 29 2024 23:45:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 30 2024 03:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 29 2024 23:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 30 2024 03:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 29 2024 23:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 29 2024 23:46:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ EDI: WFFC	Jul 30 2024 03:32:00	Wells Fargo Bank, N.A., 11625 N. Community House Rd, Charlotte, NC 28277-1581
15815063	+ EDI: BANKAMER	Jul 30 2024 03:32:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15815064	+ EDI: TSYS2	Jul 30 2024 03:32:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
15815065	+ EDI: CAPITALONE.COM	Jul 30 2024 03:32:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15815066	+ EDI: CITICORP	Jul 30 2024 03:32:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jul 29, 2024

Form ID: 309iPGH

Total Noticed: 34

15815067	+ EDI: WFNNB.COM	Jul 30 2024 03:32:00	Comenity Bank/Bealls Florida, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15815072	EDI: CITICORP	Jul 30 2024 03:32:00	Macy's/ DSNB, Attytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
15815069	Email/Text: collectionbankruptcies.bancorp@53.com	Jul 29 2024 23:46:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
15815070	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 29 2024 23:45:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
15815071	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 29 2024 23:45:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15815073	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 29 2024 23:45:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
15815074	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 29 2024 23:45:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15822589	+ Email/Text: Bankruptcy@natfuel.com	Jul 29 2024 23:46:00	National Fuel, Legal Dept., P.O. Box 2081, Erie, PA 16512-2081
15815076	+ Email/Text: bnc@nordstrom.com	Jul 29 2024 23:45:07	Nordstrom Signature Visa, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
15815077	Email/Text: BankruptcyEast@firstenergycorp.com	Jul 29 2024 23:45:00	Penelec, 76 South Main Street, Akron, OH 44308-1890
15815078	Email/Text: dl-csgbankruptcy@charter.com	Jul 29 2024 23:46:00	Spectrum, PO Box 6030, Carol Stream, IL 60197-6030
15815079	+ EDI: SYNC	Jul 30 2024 03:32:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15815080	+ EDI: SYNC	Jul 30 2024 03:32:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15815081	+ EDI: SYNC	Jul 30 2024 03:32:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15815082	+ Email/Text: bankruptcysst@alorica.com	Jul 29 2024 23:45:00	Systems & Services Technologies, Attn: Bankruptcy, 4315 Pickett Road, Aaint Joseph, MO 64503-1600
15815084	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 29 2024 23:45:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
15823502	+ EDI: WFFC2	Jul 30 2024 03:32:00	Wells Fargo Bank, N.A., Atty: BK Dept. MAC# N9286-01Y, Default Document Processing, P.O. Box 1629, Minneapolis, MN 55440-1629
15815085	+ Email/Text: collections@widgetfinancial.com	Jul 29 2024 23:46:00	Widget Financial, Attn: Bankruptcy, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 30

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jul 29, 2024

Form ID: 309iPGH

Total Noticed: 34

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2024 at the address(es) listed below:**

Name	Email Address
Brent J. Lemon	on behalf of Creditor NATIONSTAR MORTGAGE LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Debtor Carmen M. Laufer dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Matthew Fissel	on behalf of Creditor Wells Fargo Bank N.A. matthew.fissel@brockandscott.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5